

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Harry Thomas Kloor

Serial No: 09/714,018

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Title: DUAL TRANSACTION
AUTHORIZATION SYSTEM AND
METHOD

Docket No: 18822-11

Conf. No.: 5553

Group Art Unit: 3627

Examiner: Maria Teresa T. Thein

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

In response to the Office Action mailed July 19, 2007, Applicant submits the following amendments and remarks.

Claims begins on page two (2) of this paper.

Remarks begin on page eleven (11) of this paper.